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Date: May 19, 2008

Atty. Docket No.: 049212-0103 **Application No.:** 09/677,535

Filing Date: October 2, 2000

MONEY FUND BANKING SYSTEM WITH

MULTIPLE BANKS AND/OR RATES

MESSAGE:

Amendment Transmittal with 3-month extension of time (3 pgs)

Amendment and Reply under 37 CFR 1.111 (3 pgs)

Credit Card Payment Form (1 pg)

CERTIFICATION

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